

Claims: I claim:

1. A method of conducting an incentive program of retaining a customer using a rebate offered by a sponsor in combination with an investment account employing an investment instrument serving said customer's long term financial needs, said method comprising the steps of:
 - a) establishing a credit based account with said sponsor for the benefit of said customer, or
 - a') establishing a bank account with said sponsor for the benefit of said customer;
 - b) providing an investment account employing said investment instrument arranged by said sponsor;
 - c) funding said investment account of said customer using said rebate offered by said sponsor with a predetermined but periodically adjustable percentage of total amount of money that said customer has paid for purchasing goods or services from a merchant through said credit based account or said bank account in a particular period of time; and
 - d) electronically transferring the amount of said rebate in a particular period of time to said investment account of said customer if a division of the amount of said rebate is not necessary, or
 - d') electronically transferring a portion of the amount of said rebate in a particular period of time to said investment account of said customer and the rest of said rebate in a particular period of time to a match account, said match account employs the same said investment instrument as those selected by said customer for said investment account, if a division of the amount of said rebate is needed.
2. The method of claim 1 further comprising the step of promoting the establishment of said investment account funded with said rebate offered by said sponsor for the benefit of said customer.
3. The method of claim 2 further including a table of expected future values of a constant annual rebate for various lengths of time period based on different assumed annual rates of return and a historic market average annual rate of return, said table reveals the fact of asset accumulation over time.
4. The method of claim 2 further comprising the step of communicating the idea of funding said investment account using said rebate offered by said sponsor serving long term financial needs of said customer by
 - e) incorporating said promotion of the establishment of said investment account into existing periodic reports operated by said sponsor serving said credit based account or said bank account of said customer; or
 - e') marketing said promotion of the establishment of said investment account separately to reach said customer.

5. The method of claim 1 further comprising the steps of:
 - f) ascertaining the total amount of money charged to said credit based account or paid through said bank account by said customer for purchasing goods or services provided by said merchant in a particular period of time;
 - g) calculating an amount of said rebate using said predetermined percentage based on said total amount of money charged to said credit based account or paid through said bank account by said customer in a particular period of time so ascertained; and
 - h) incorporating a statement of said calculated rebate of said period of time into existing periodic reports operated by said sponsor serving said credit based account or said bank account of said customer; or
 - h') reporting a statement of said calculated rebate of said period of time separately to said customer.
6. The method of claim 1 further comprising the step of including a specific rebate offered by said merchant to said customer for purchasing goods or services provided by said merchant.
7. The method of claim 6 further comprising the steps of:
 - i) ascertaining the total amount of money charged to said credit based account or paid through said bank account by said customer for purchasing goods or services provided by said merchant offering said merchant specific rebate in a particular period of time;
 - j) calculating an amount of said merchant specific rebate using a merchant specified percentage based on said total amount of money charged to said credit based account or paid through said bank account by said customer for purchasing goods or services provided by said merchant offering said merchant specific rebate in a particular period of time so ascertained;
 - k) subtracting the amount of said calculated merchant specific rebate from periodic credit to said merchant in a particular period of time;
 - l) electronically transferring the amount of said merchant specific rebate in a particular period of time to said investment account of said customer; and
 - m) incorporating a statement of said calculated merchant specific rebate in a particular period of time into existing periodic reports operated by said sponsor serving said merchant; or
 - m') reporting a statement of said calculated merchant specific rebate in a particular period of time to said merchant separately.
8. The method of claim 1 further comprising the step of determining if said customer has made payments through said credit based account or said bank account for a period longer than a predetermined number of years.
9. The method of claim 8 further including a table of a series of real cash values of a constant annual rebate weighted by numeric factors depending on number of years that said customer

holds said credit based account or said bank account with a valid account status, said table using said weighted numeric factors determines said portion of the amount of said rebate in a particular period of time to be transferred to said investment account of said customer and the rest of said rebate in a particular period of time to be temporarily deposited into said match account if said division of said rebate is needed.

10. The method of claim 8 further comprising the step of establishing said match account only when said customer has maintained and made payments through said credit based account or said bank account for a period less than said predetermined number of years.
11. The method of claim 1 further comprising the steps of :
 - n) instructing an investment service provider of said investment instrument to transfer funds from said match account to said investment account of said customer at request; and
 - o) requiring said provider of said investment instrument to report to said customer regarding said fund transfer from said match account to said investment account of said customer.
12. The method of operating a customer retaining program described in claim 1, wherein said investment instrument can be mutual funds, annuities, life insurance policies with embedded cash values, certificate of deposit, securities, and other financial devices accumulating monetary values over time.
13. A computerized system for supporting an incentive program of retaining a customer using a rebate offered by a sponsor in combination with an investment account employing an investment instrument serving said customer's long term financial needs, said system comprising:
 - a) a means for collecting and storing transactional information;
 - b) a computer data processing device;
 - c) a means for electronically transferring an amount of said rebate in a particular period of time to said investment account of said customer employing said investment instrument if a division of the amount of said rebate is not necessary, or
 - c') a means for electronically transferring a portion of the amount of said rebate in a particular period of time to said investment account of said customer employing said investment instrument and the rest of said rebate in a particular period of time to a match account, said match account employs the same said investment instrument as those selected by said customer for said investment account, if a division of the amount of said rebate is needed; and
 - d) a means for reporting the amount of said rebate funding said investment account in a particular period of time to said customer.
14. A computerized system for supporting a customer retaining program as described in claim 13, further comprising an identification means for identifying said customer who participates in a transaction by paying purchases of goods or services offered by a merchant through said

credit based account or said bank account, said identification means having identification information about said customer, said customer having said investment account, and said merchant providing goods or services.

15. A computerized system for supporting an incentive program of retaining a customer as described in claim 13, wherein said transactional information including said identification information.
16. A computerized system for supporting an incentive program of retaining a customer as described in claim 13, wherein said computer data processing device comprising
 - e) a centralized data storage device including a data input device;
 - f) a computer data processing center;
 - g) at least one distributed data processing device including said data input device and a distributed data storage device, said distributed data storage device and said distributed data processing device being in communication with said centralized data storage device and said centralized data processing center via an electronic data transmission device; and
 - h) a software program for determining an amount of said rebate in a particular period of time.
17. A computerized system for supporting an incentive program of retaining a customer as described in claim 13 further comprising a means for reporting an amount of a merchant specific rebate in a particular period of time to said merchant, only when said merchant offering said merchant specific rebate.
18. A computerized system for supporting an incentive program of retaining a customer as described in claim 13 further comprising a means for promoting said customer retaining program using said rebate in combination with said investment account to said customer.